

DISTRICT OF

In re George SARTOIS

Case No. 19-32528

Reporting Period: 12/31/19

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

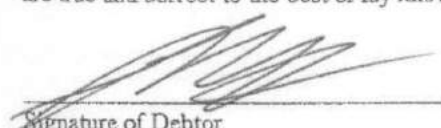
Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

12/23/20
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: George S. Ariote
Debtor

Case No. 1932528
Reporting Period 12/31/19

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	3647.29	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	2414.00	
Sale of Assets		
Other Income (attach schedule) <u>Cash</u>	5960.00	
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	2609.14 (11/29/19)	
Rental Payment(s)		
Other Secured Note Payments		
Utilities	440.16	
Insurance	1503.75	
Auto Expense	792.69 (Auto)	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses <u>Insurance + vet</u>	297.90	
Household Expenses	798.20	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts	1383.33	
Other (attach schedule)	913.89	
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	11513.85	
Net Cash Flow (Total Receipts - Total Disbursements)	12021.16	
Cash - End of Month (Must equal reconciled bank statement)	507.91	

In re George SARIOTIS
Debtor

Case No. 1932528
Reporting Period: 12-13/19

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
CASH	5960.00	
Other Taxes		
Other Ordinary Disbursements		
VISA - Mission	161.19	
STARS	25.00	
RESTAURANT	69.00	
CASH - CHRISTMAS TREE, WINDMILL, GARDEN	400.00	
HOLLY BROS. FARM - GILBERT BLANKETS	554.00	
BANK FEES + OVERDRAFT	203	
Other Reorganization Expenses		

120 Passaic Ave
Fairfield, NJ 07004

Reporting Activity 12/11 - 01/10

Page 1 of 4

RETURN SERVICE REQUESTED

GEORGE SARIOTIS
1801 PITNEY ST
OAKHURST NJ 07755-2840

Managing Your Accounts

	Customer Help Desk	1-800-273-3406
	Tele-Banking	1-866-813-2754
	Online	www.kearnybank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
EZ Checking	XXXXXXXX2090	\$0.00
Total Current Value		\$0.00

EZ Checking - XXXXXXXX2090

Account Summary

Date	Description	
12/11/2019	Beginning Balance	\$787.18
	1 Debit(s) this period	\$787.18
	0 Credit(s) this period	\$0.00
01/10/2020	Ending Balance	\$0.00

Account Activity

Transaction Date	Description	Debits	Credits	Balance
12/11/2019	Beginning Balance			\$787.18
12/18/2019	CLOSING WITHDRAWAL	-\$787.18		\$0.00
01/10/2020	Ending Balance			\$0.00

Daily Balances

Date	Amount
12/18/2019	\$0.00

ACCOUNT CLOSED



The Bank figures the FINANCE CHARGE on your account by applying the daily periodic rate to the daily balance of your account (including current transactions). To get the daily balance, the Bank takes the beginning balance of your account each day, adds any new loans and subtracts any payments or credits, unpaid FINANCE CHARGES, unpaid late fees, and unpaid insurance premiums. Then, each day during the billing cycle, the Bank multiplies the daily balance by the daily periodic rate. The result is the daily FINANCE CHARGE. The daily FINANCE CHARGES for each day of the billing cycle are added together to get the FINANCE CHARGE amount for the billing cycle. For each statement, the FINANCE CHARGE is figured only to the statement date. It continues to accrue daily until payment of the total balance outstanding is posted to the Reserve Account. A FINANCE CHARGE that accrues after the statement cycle will appear on the next statement. The daily periodic rate(s) is (are) determined by dividing the Annual Percentage Rate(s) applicable during the billing cycle by the number of days in the year.

EZ Checking - XXXXXXXX2090 (continued)

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

MISCELLANEOUS DEBIT TRANSACTION FORM

ACCOUNT NAME George Sarios DATE 12/12/19

PREPARED BY MH CUSTOMER SIGNATURE [Signature] AMOUNT \$ 787.18

DESCRIPTION / REMARKS W2 Closed Account DEPOSIT / CREDIT ENTRY 0425702090

1540 4245854

#

20191218

\$787.18

APPROVED BY: [Signature]
DATE: 12/12/19
TITLE: [Signature]
NAME: [Signature]

120 Passaic Ave
Fairfield, NJ 07004

Reporting Activity 11/09 - 12/10

Page 1 of 6

RETURN SERVICE REQUESTED

GEORGE SARIOTIS
1801 PITNEY ST
OAKHURST NJ 07755-2840

Managing Your Accounts

	Customer Help Desk	1-800-273-3406
	Tele-Banking	1-866-813-2754
	Online	www.kearnybank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
EZ Checking	XXXXXXXX2090	\$787.18
Total Current Value		\$787.18

EZ Checking - XXXXXXXX2090

Account Summary

Date	Description	
11/09/2019	Beginning Balance	\$505.25
	6 Debit(s) this period	\$3,481.12
	3 Credit(s) this period	\$3,763.05
12/10/2019	Ending Balance	\$787.18

Account Activity

Transaction Date	Description	Debits	Credits	Balance
11/09/2019	Beginning Balance			\$505.25
11/21/2019	DEPOSIT		\$1,000.00	\$1,505.25
11/25/2019	CHECK # 179	-\$105.60		\$1,399.65
11/26/2019	Credit One Bank Payment 40198076	-\$513.41		\$886.24
11/27/2019	CHECK # 178	-\$189.92		\$696.32
11/29/2019	DEPOSIT From 1973		\$2,400.00	\$3,096.32
12/03/2019	Avant LLC 800-71 avant.com 000001133847071	-\$363.05		\$2,733.27
12/05/2019	Avant LLC 800-71 avant.com 000001134702052		\$363.05	\$3,096.32
12/06/2019	CHECK # 180	-\$300.00		\$2,796.32

HOW YOUR FINANCE CHARGE IS DETERMINED

The Bank figures the FINANCE CHARGE on your account by applying the daily periodic rate to the daily balance of your account (including current transactions). To get the daily balance, the Bank takes the beginning balance of your account each day, adds any new loans and subtracts any payments or credits, unpaid FINANCE CHARGES, unpaid late fees, and unpaid insurance premiums. Then, each day during the billing cycle, the Bank multiplies the daily balance by the daily periodic rate. The result is the daily FINANCE CHARGE. The daily FINANCE CHARGES for each day of the billing cycle are added together to get the FINANCE CHARGE amount for the billing cycle. For each statement, the FINANCE CHARGE is figured only to the statement date. It continues to accrue daily until payment of the total balance outstanding is posted to the Reserve Account. A FINANCE CHARGE that accrues after the statement cycle will appear on the next statement. The daily periodic rate(s) is (are) determined by dividing the Annual Percentage Rate(s) applicable during the billing cycle by the number of days in the year.

December 2019

Reporting Activity 11/09 - 12/10

Page 3 of 6

EZ Checking - XXXXXXXX2090 (continued)**Account Activity (continued)**

Transaction Date	Description	Debits	Credits	Balance
12/06/2019	CHECK # 181	-\$2,009.14		\$787.18
12/10/2019	Ending Balance			\$787.18

Checks Cleared

Check Number	Check Date	Check Amount	Check Number	Check Date	Check Amount
178	11/27/2019	\$189.92	180	12/06/2019	\$300.00
179	11/25/2019	\$105.60	181	12/06/2019	\$2,009.14

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/21/2019	\$1,505.25	11/27/2019	\$696.32	12/05/2019	\$3,096.32
11/25/2019	\$1,399.65	11/29/2019	\$3,096.32	12/06/2019	\$787.18
11/26/2019	\$886.24	12/03/2019	\$2,733.27		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



GEORGE SARIOTIS
181 PITNEY STREET
OAKHURST, NJ 07755-2840

DATE 11/19/19

PAY TO THE ORDER OF At Home Health Care Co \$189.92
One Hundred Eighty Nine and 00/100

MEMO At Home Health Care Co

22212706514 04252020900 0178

#178 20191127 \$189.92

0320711902
2019-11-27

GEORGE SARIOTIS
181 PITNEY STREET
OAKHURST, NJ 07755-2840

DATE 11/19/19

PAY TO THE ORDER OF Silver Script \$105.60
One Hundred Five and 60/100

MEMO Silver Script

22212706514 04252020900 0179

#179 20191125 \$105.60

0320711902
2019-11-27

CR 602722 ACCT
LACK AND GRD
BANK OF AMERICA

GEORGE SARIOTIS
181 PITNEY STREET
OAKHURST, NJ 07755-2840

DATE 11/22/19

PAY TO THE ORDER OF William and Stefanie Vogel \$300.00
three hundred and 00/100

MEMO Congratulations!

22212706514 04252020900 0180

#180 20191206 \$300.00

0320711902
2019-12-06

TRN DEBIT ROSWIN 300.00
Ocean Township 0262 94004 5652 0011 0222

GEORGE SARIOTIS
181 PITNEY STREET
OAKHURST, NJ 07755-2840

DATE 11/30/19

PAY TO THE ORDER OF Selene Finance \$2,009.14
Two Thousand Nine and 14/100

MEMO Selene Finance

22212706514 04252020900 0181

#181 20191206 \$2,009.14

0320711902
2019-12-06

Credited to the account of William named payee
Absence of endorsement Guaranteed Signature Bank
2/05/2019 9900100111 000000156095560

kearnybank CHECKING DEPOSIT

Date 11/19/19

Name George SarioTis

Address 04252020900

1000.00

53001000712 009

20191121 \$1,000.00

0320711902
2019-12-06

#	20191129	\$2,400.00
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TOTAL		DUE		PAID		BALANCE	
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
1/1/74	100.00						
2/1/74	100.00						
3/1/74	100.00						
4/1/74	100.00						
5/1/74	100.00						
6/1/74	100.00						
7/1/74	100.00						
8/1/74	100.00						
9/1/74	100.00						
10/1/74	100.00						
11/1/74	100.00						
12/1/74	100.00						
TOTAL	1200.00						

RECEIVED BY: [Signature]
DATE: 1/1/74



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T STATEMENT OF ACCOUNT

1973 LLC
PROPERTY ACCOUNT
1048 WAYSIDE RD
TINTON FALLS NJ 07712

Page: 1 of 4
Statement Period: Dec 01 2019-Dec 31 2019
Cust Ref #: 43512124-717-T-###
Primary Account #: 435-1212124

TD Business Convenience Plus

1973 LLC
PROPERTY ACCOUNT

Account # 435-1212124

ACCOUNT SUMMARY

Beginning Balance	1,661.27	Average Collected Balance	629.95
Deposits	200.00	Interest Earned This Period	0.00
Electronic Payments	1,706.57	Interest Paid Year-to-Date	0.00
Other Withdrawals	175.00	Annual Percentage Yield Earned	0.00%
Service Charges	28.00	Days in Period	31
Ending Balance	-48.30		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/18	DEPOSIT	200.00
Subtotal:		200.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/04	DEBIT CARD PURCHASE, AUT 120319 VISA DDA PUR ✓ SQ BLUE SAGE VETERINARY LITTLE SILVER * NJ 4085404022486884	46.30 ✓
12/04	DEBIT CARD PURCHASE, AUT 120319 VISA DDA PUR ✓ ATT FORD 1X 866 595 0191 * TX 4085404022486884	25.00 ✓
12/09	TD ATM DEBIT, AUT 120719 DDA WITHDRAW 1+ 802 WEST PARK AVENUE OCEAN * NJ 4085404022486884	400.00 ✓
12/09	DEBIT CARD PURCHASE, AUT 120819 VISA DDA PUR 1+ SICKLES MARKET LITTLE SILVER * NJ 4085404022486884	64.84 ✓
12/09	DEBIT CARD PURCHASE, AUT 120819 VISA DDA PUR H SHOPRITE SHREWSBURY S1 SHREWSBURY * NJ 4085404022486884	51.74 ✓
12/10	DEBIT CARD PURCHASE, AUT 120919 VISA DDA PUR G COTTAGE LACE RIBBON NEPTUNE * NJ 4085404022486884	39.06 ✓
12/12	DEBIT CARD PURCHASE, AUT 121119 VISA DDA PUR G VANILLA SKY 251007 SHREWSBURY * NJ 4085404022486884	84.00 ✓
12/16	DEBIT CARD PURCHASE, AUT 121419 VISA DDA PUR G SKY ZONE OCEAN OCEAN * NJ 4085404022486884	496.62 ✓

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

1973 LLC
PROPERTY ACCOUNT

Page: 3 of 4
Statement Period: Dec 01 2019-Dec 31 2019
Cust Ref #: 4351212124-717-T-###
Primary Account #: 435-1212124

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT	
12/16	DEBIT CARD PURCHASE, AUT 121419 VISA DDA PUR COSTCO WHSE 0329 OCEAN *NJ 4085404022486884	107.49	✓
12/16	DEBIT CARD PURCHASE, AUT 121519 VISA DDA PUR WEGMANS 009 OCEAN *NJ 4085404022486884	93.39	✓
12/16	TD ATM DEBIT, AUT 121419 DDA WITHDRAW 802 WEST PARK AVENUE OCEAN *NJ 4085404022486884	60.00	✓
12/16	DEBIT CARD PURCHASE, AUT 121319 VISA DDA PUR THE BAR ROOM DEAL *NJ 4085404022486884	58.50	✓
12/16	DEBIT CARD PURCHASE, AUT 121419 VISA DDA PUR HOLLY BROOK FARMS GARD WALL TOWNSHIP *NJ 4085404022486884	55.42	✓
12/16	DEBIT CARD PURCHASE, AUT 121519 VISA DDA PUR SPEEDWAY 03431 OAKHURST *NJ 4085404022486884	27.99	✓
12/17	DEBIT CARD PURCHASE, AUT 121619 VISA DDA PUR PAPERY OF SHREWSBURY SHREWSBURY *NJ 4085404022486884	49.83	✓
12/17	DEBIT CARD PURCHASE, AUT 121619 VISA DDA PUR SHOPRITE SHREWSBURY S1 SHREWSBURY *NJ 4085404022486884	32.89	✓
12/17	DEBIT CARD PURCHASE, AUT 121519 VISA DDA PUR NOTHING BUNDT CAKES SHREWSBURY *NJ 4085404022486884	13.50	
Subtotal:		1,706.57	

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT	
12/17	OVERDRAFT PD	70.00	✓
12/18	OVERDRAFT PD	105.00	✓
Subtotal:		175.00	

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT	
12/31	MAINTENANCE FEE	25.00	✓
12/31	PAPER STATEMENT FEE	3.00	
Subtotal:		28.00	✓

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender



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STATEMENT OF ACCOUNT


1973 LLC
PROPERTY ACCOUNT

Page: 4 of 4
Statement Period: Dec 01 2019-Dec 31 2019
Cust Ref #: 4351212124-717-T-###
Primary Account #: 435-1212124

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	1,661.27	12/16	50.92
12/04	1,589.97	12/17	-115.30
12/09	1,073.39	12/18	-20.30
12/10	1,034.33	12/31	-48.30
12/12	950.33		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender 

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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E

STATEMENT OF ACCOUNT

1973 LLC
1048 WAYSIDE RD
TINTON FALLS NJ 07712

Page: 1 of 7
Statement Period: Dec 01 2019-Dec 31 2019
Cust Ref #: 4332712961-713-E-***
Primary Account #: 433-2712961

TD Business Simple Checking

1973 LLC

Account # 433-2712961

ACCOUNT SUMMARY

Beginning Balance	1,481.49	Average Collected Balance	1,433.79
Deposits	5,760.00	Interest Earned This Period	0.00
Electronic Deposits	2,414.00	Interest Paid Year-to-Date	0.00
Checks Paid	3,968.00	Annual Percentage Yield Earned	0.00%
Electronic Payments	3,585.98	Days in Period	31
Service Charges	11.30		
Ending Balance	2,090.21		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/04	DEPOSIT	
12/10	DEPOSIT	3,000.00
12/11	DEPOSIT	900.00
12/18	DEPOSIT	900.00
12/24	DEPOSIT	600.00
12/31	DEPOSIT	120.00
		240.00

Subtotal: 5,760.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
12/24	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC 138423126A SSA	2,414.00

Subtotal: 2,414.00

Checks Paid

No. Checks: 2

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT
12/06	1043	2,670.31
12/12	1044	1,297.69

Subtotal: 3,968.00

How to Balance your Account

Page:

2 of 7

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	2,090.21
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

1973 LLC

Page: 3 of 7
 Statement Period: Dec 01 2019-Dec 31 2019
 Cust Ref #: 4332712961-713-E-***
 Primary Account #: 433-2712961

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/02	DEBIT CARD PURCHASE, AUT 112919 VISA DDA PUR ✓ CHEWY COM 800 672 4399 * FL 4085404015074366	138.60 ✓
12/02	DEBIT CARD PURCHASE, AUT 120219 VISA DDA PUR ✓ CHEWY COM 800 672 4399 * FL 4085404015074366	91.69 ✓
12/02	DEBIT CARD PURCHASE, AUT 112919 VISA DDA PUR G AMZN MKTP US 019OI5QA3 A AMZN COM BILL * WA 4085404015074366	67.17 ✓
12/02	DEBIT CARD PAYMENT, AUT 120119 VISA DDA PUR ✓ NETFLIX COM NETFLIX COM * CA 4085404015074366	13.85 ✓
12/03	DEBIT CARD PURCHASE, AUT 120219 VISA DDA PUR H GAN NEWSPAPER SUB1171 800 822 9779 * NY 4085404015074366	59.01 ✓
12/03	DEBIT CARD PURCHASE, AUT 120119 VISA DDA PUR mtl ✓ ARROW PEST CONTROL MOT 732 536 6500 * NJ 4085404015074366	44.78 ✓
12/03	DEBIT CARD PURCHASE, AUT 112919 VISA DDA PUR G AMZN MKTP US 8D3OR4FP3 AMZN COM BILL * WA 4085404015074366	25.54 ✓
12/06	ELECTRONIC PMT-TEL, CREDITCARD PYMNT PAYBYPHONE 1858150207	161.17 ✓
12/06	DEBIT CARD PURCHASE, AUT 120519 VISA DDA PUR AMZN MKTP US ZF2ZF9353 AMZN COM BILL * WA 4085404015074366	58.58 ✓
12/09	ELECTRONIC CK PMT-ARC, FORD MOTOR CREDI CHECKPMPMPA 1042 L	551.20 ✓
12/09	DEBIT CARD PURCHASE, AUT 120519 VISA DDA PUR AMAZON COM DL38W5XJ3 AMZ AMZN COM BILL * WA G 4085404015074366	85.18 ✓
12/10	DEBIT CARD PURCHASE, AUT 120919 VISA DDA PUR P COSTCO GAS 0329 OCEAN * NJ 4085404015074366	34.21 ✓
12/11	DEBIT CARD PURCHASE, AUT 121019 VISA DDA PUR ✓ SQ BLUE SAGE VETERINARY LITTLE SILVER * NJ 4085404015074366	171.00 ✓
12/12	DEBIT CARD PURCHASE, AUT 121019 VISA DDA PUR G AMZN MKTP US CC9V710H3 AMZN COM BILL * WA 4085404015074366	79.96 ✓
12/12	DEBIT CARD PURCHASE, AUT 121119 VISA DDA PUR H TNH LINDEN 732 574 3600 * NJ 4085404015074366	59.74 ✓
12/12	DEBIT CARD PAYMENT, AUT 121119 VISA DDA PUR ✓ APPLE COM BILL 866 712 7753 * CA 4085404015074366	6.39 ✓



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STATEMENT OF ACCOUNT

1973 LLC

Page: 4 of 7
 Statement Period: Dec 01 2019-Dec 31 2019
 Cust Ref #: 4332712961-713-E-***
 Primary Account #: 433-2712961

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/16	DEBIT CARD PURCHASE, AUT 121319 VISA DDA PUR H BJS WHOLESALE 0027 OAKHURST * NJ 4085404015074366	83.45 ✓
12/16	DEBIT CARD PURCHASE, AUT 121419 VISA DDA PUR G AMZN MKTP US Q11OC6983 A AMZN COM BILL * WA 4085404015074366	26.49 ✓
12/16	DEBIT CARD PURCHASE, AUT 121419 VISA DDA PUR A COSTCO GAS 0329 OCEAN * NJ 4085404015074366	24.59 ✓
12/16	DEBIT CARD PURCHASE, AUT 121319 VISA DDA PUR G AMZN MKTP US PM3AG6RH3 AMZN COM BILL * WA 4085404015074366	18.12 ✓
12/16	DEBIT CARD PURCHASE, AUT 121319 VISA DDA PUR G AMZN MKTP US BN5BS0HF3 AMZN COM BILL * WA 4085404015074366	17.99 ✓
12/16	DEBIT CARD PURCHASE, AUT 121319 VISA DDA PUR G AMZN MKTP US 917LR6BT3 AMZN COM BILL * WA 4085404015074366	15.99 ✓
12/17	ACH DEBIT, HANOVER/CITIZENS PREM COLL 011912150004588 Ins	206.06 ✓
12/17	DEBIT CARD PURCHASE, AUT 121519 VISA DDA PUR THE HOME DEPOT 0907 W LONG BRANCH * NJ 4085404015074366	10.60 ✓
12/17	DEBIT CARD PAYMENT, AUT 121619 VISA DDA PUR R APPLE COM BILL 866 712 7753 * CA 4085404015074366	6.39 ✓
12/19	DEBIT CARD PURCHASE, AUT 121719 VISA DDA PUR U DTV DIRECTV SERVICE 800 347 3288 * CA 4085404015074366	246.83 ✓
12/20	DEBIT CARD PAYMENT, AUT 121919 VISA DDA PUR G AMAZON PRIME AL7BJ7CH3 AMZN COM BILL * WA 4085404015074366	126.88 ✓
12/20	DEBIT CARD PURCHASE, AUT 121919 VISA DDA PUR A COSTCO GAS 0329 OCEAN * NJ 4085404015074366	35.68 ✓
12/23	DEBIT CARD PURCHASE, AUT 122119 VISA DDA PUR G BUY BUY BABY 3081 WEST LONG BRA * NJ 4085404015074366	138.36 ✓
12/23	DEBIT CARD PURCHASE, AUT 121919 VISA DDA PUR G AMZN MKTP US AB72K3YI3 AMZN COM BILL * WA 4085404015074366	53.58 ✓
12/23	DEBIT CARD PAYMENT, AUT 122119 VISA DDA PUR A SXM SIRIUSXM COM ACCT 888 635 5144 * NY 4085404015074366	28.04 ✓
12/23	ELECTRONIC PMT-WEB, CREDIT ONE BANK PAYMENT 40198076	25.00 ✓



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STATEMENT OF ACCOUNT

1973 LLC

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 Statement Period: Dec 01 2019-Dec 31 2019
 Cust Ref #: 4332712961-713-E-***
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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
12/23	DEBIT CARD PURCHASE, AUT 121919 VISA DDA PUR <i>G</i> AMAZON COM IO6R06ZB3 AMZN COM BILL * WA 4085404015074366	18.16 ✓
12/24	DEBIT CARD PURCHASE, AUT 122319 VISA DDA PUR <i>med</i> ADVANCED ENDOSCOPY 732 935 0031 * NJ 4085404015074366	180.00 ✓
12/26	DEBIT CARD PURCHASE, AUT 122419 VISA DDA PUR <i>A</i> COSTCO GAS 0329 OCEAN * NJ 4085404015074366	34.86 ✓
12/26	DEBIT CARD PAYMENT, AUT 122319 VISA DDA PUR <i>H</i> APPLE COM BILL 866 712 7753 * CA 4085404015074366	0.99
12/27	DEBIT CARD PURCHASE, AUT 122619 VISA DDA PUR <i>it</i> BJS WHOLESALE 0027 OAKHURST * NJ 4085404015074366	92.72 ✓
12/30	DEBIT CARD PURCHASE, AUT 122819 VISA DDA PUR <i>U</i> OPTIMUM 7866 973 230 6046 * NY 4085404015074366	179.48 ✓
12/30	DEBIT CARD PURCHASE, AUT 122819 VISA DDA PUR <i>mtg</i> PC RICHARD SON 68 EATONTOWN * NJ 4085404015074366	100.00 ✓
12/30	DEBIT CARD PURCHASE, AUT 122919 VISA DDA PUR <i>it</i> WEGMANS 009 OCEAN * NJ 4085404015074366	89.43 ✓
12/30	DEBIT CARD PURCHASE, AUT 122819 VISA DDA PUR <i>it</i> THE SITTING DUCK LONG BRANCH * NJ 4085404015074366	69.00 ✓
12/30	DEBIT CARD PURCHASE, AUT 122919 VISA DDA PUR <i>H</i> SUPER FOODTOWN 269 OCEAN * NJ 4085404015074366	38.76 ✓
12/30	DEBIT CARD PAYMENT, AUT 122819 VISA DDA PUR <i>G</i> APPLE COM BILL 866 712 7753 * CA 4085404015074366	0.99 ✓
12/31	DEBIT CARD PURCHASE, AUT 123019 VISA DDA PUR <i>it</i> SHOPRITE SHREWSBURY S1 SHREWSBURY * NJ 4085404015074366	39.44 ✓
12/31	DEBIT CARD PURCHASE, AUT 123019 VISA DDA PUR <i>A</i> SPEEDWAY 03459 EATONTOWN * NJ 4085404015074366	30.03 ✓

Subtotal: 3,585.98



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STATEMENT OF ACCOUNT

1973 LLC

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 Statement Period: Dec 01 2019-Dec 31 2019
 Cust Ref #: 4332712961-713-E-***
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DAILY ACCOUNT ACTIVITY

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
12/31	CASH DEPOSITED FEE	1.30
12/31	MAINTENANCE FEE	10.00
	Subtotal:	11.30

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	1,481.49	12/17	255.74
12/02	1,170.18	12/18	855.74
12/03	1,040.85	12/19	608.91
12/04	4,040.85	12/20	446.35
12/06	1,150.79	12/23	183.21
12/09	514.41	12/24	2,537.21
12/10	1,380.20	12/26	2,501.36
12/11	2,109.20	12/27	2,408.64
12/12	665.42	12/30	1,930.98
12/16	478.79	12/31	2,090.21



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

1973 LLC

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Statement Period: Dec 01 2019-Dec 31 2019
Cust Ref #: 4332712961-713-E-***
Primary Account #: 433-2712961

1973 LLC 07-16 1043
PO BOX 709 15-116312
ASBURY PARK, NJ 07712
Date: 11/20/19
Pay to the Order of: M.H.P.N.T. \$ 2670.31
Ten Thousand Six Hundred Seventy and 31/100 Dollars
TD Bank
Grp # 36797 CM6 Dend.
For JANU ST-489330
⑆03⑆20⑆360⑆ 4332712961⑆ 1043

#1043 12/06 \$2,670.31

1973 LLC 07-16 1044
PO BOX 709 15-116312
ASBURY PARK, NJ 07712
Date: 12/5/19
Pay to the Order of: Merchants Trs Group \$ 1297.69
One Thousand Two Hundred Ninety seven and 69/100 Dollars
TD Bank
For Acct # A900061072
⑆03⑆20⑆360⑆ 4332712961⑆ 1044 ⑆0000⑆29769⑆

#1044 12/12 \$1,297.69



3590 U.S. Highway 9
Old Bridge, NJ 08857



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For the period 12-18-2019 to 01-15-2020
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Account Balance Summary

Beginning Balance on 12-18	\$0.00
Deposits and other credits (+)	\$787.18
Withdrawals, checks and other debits (-)	\$544.56
Ending Balance on 01-15	\$242.62

Deposits and Other Credits

Date	Description	Amount	Date	Description	Amount
12-18	DEPOSIT	787.18			

Checks

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
93	12-26	159.91						

Withdrawals and Other Debits

Date	Description	Amount	Date	Description	Amount
01-07	16801239010620 NJ NATURALGAS EBILL	384.65			

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07755284001

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